

FIG. 1

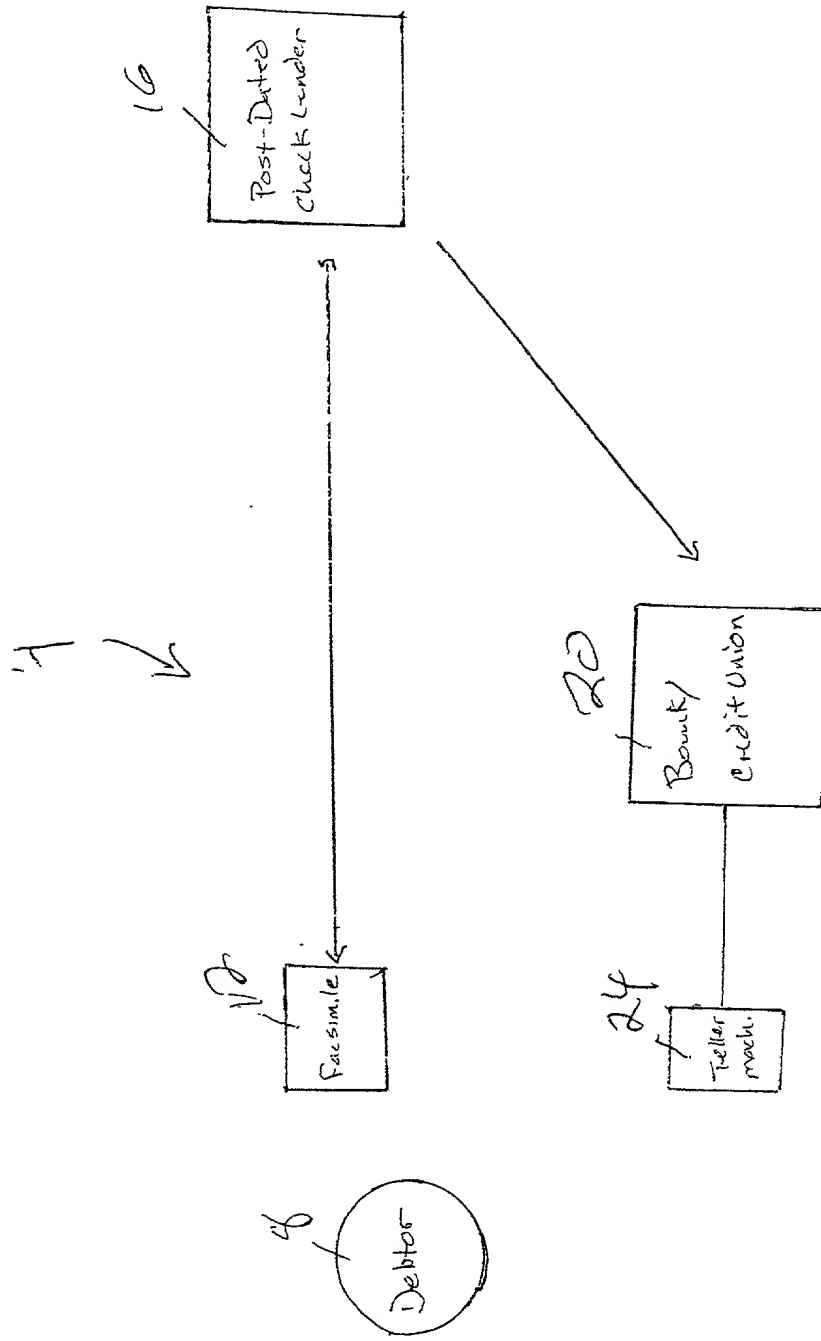


FIG. 1A

Debtor submits Loan Application to post-dated check lender
from remote location



Post-dated lender authorizes the loan



Post-dated check lender deposits loan proceeds into
account of debtor



Debtor withdraws funds from account.

FIG 1B

Debtor submits Loan Application and copy of voided check
to post-dated check lender from remote
location via facsimile



Post-dated lender authorizes the loan



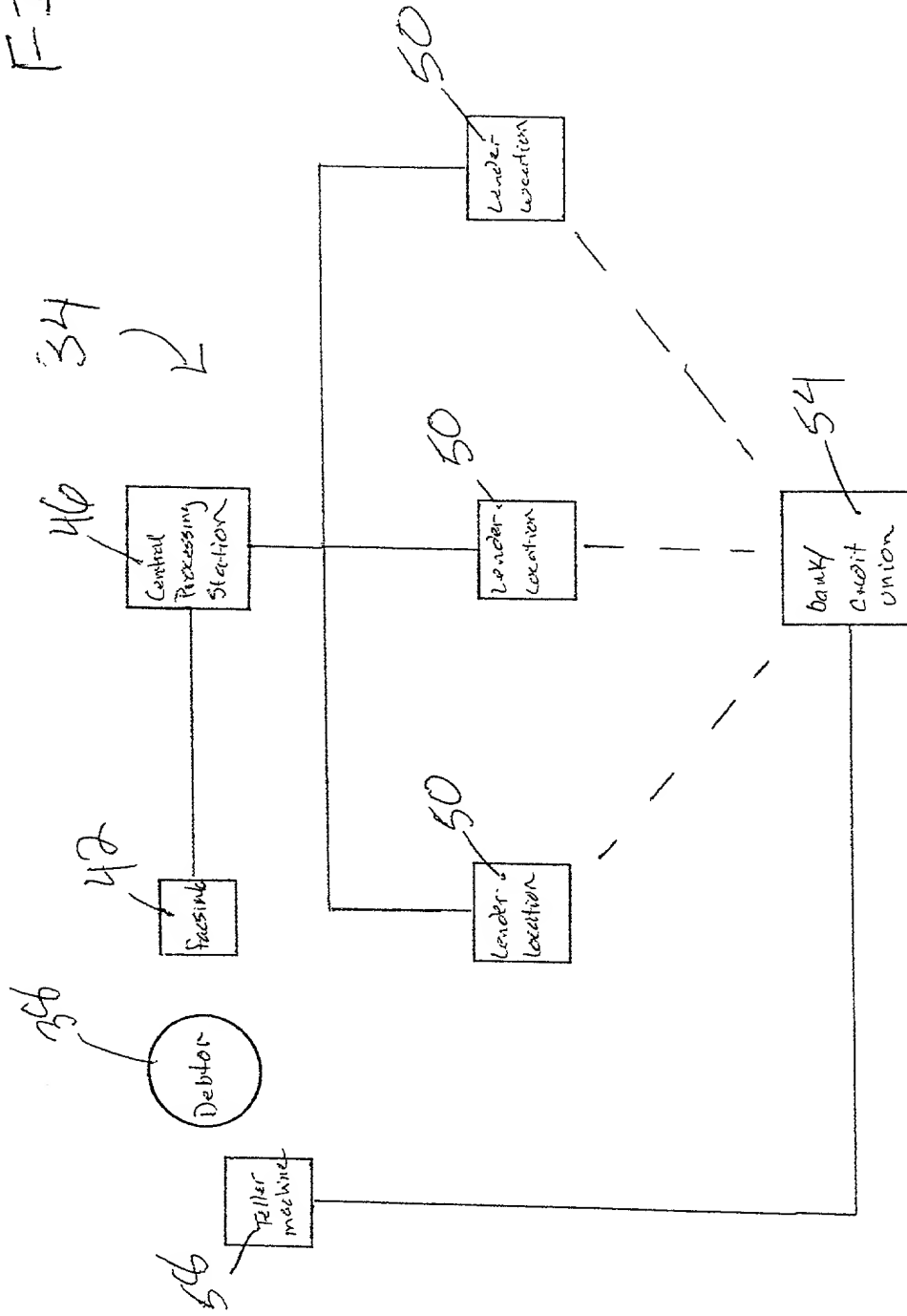
Post-dated check lender deposits cash into the account of the debtor on the same business day as submission of the application



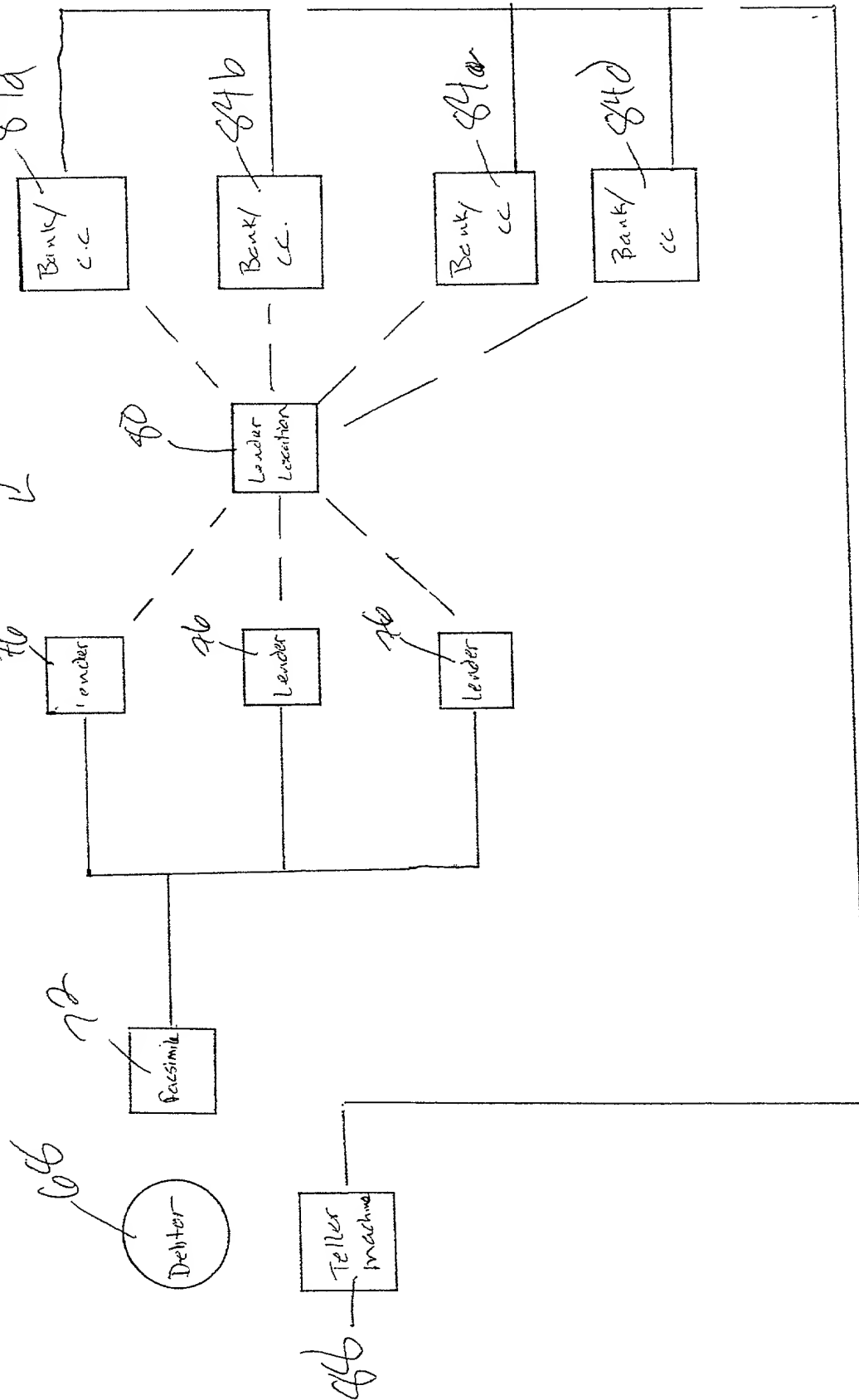
Debtor accesses funds from account.



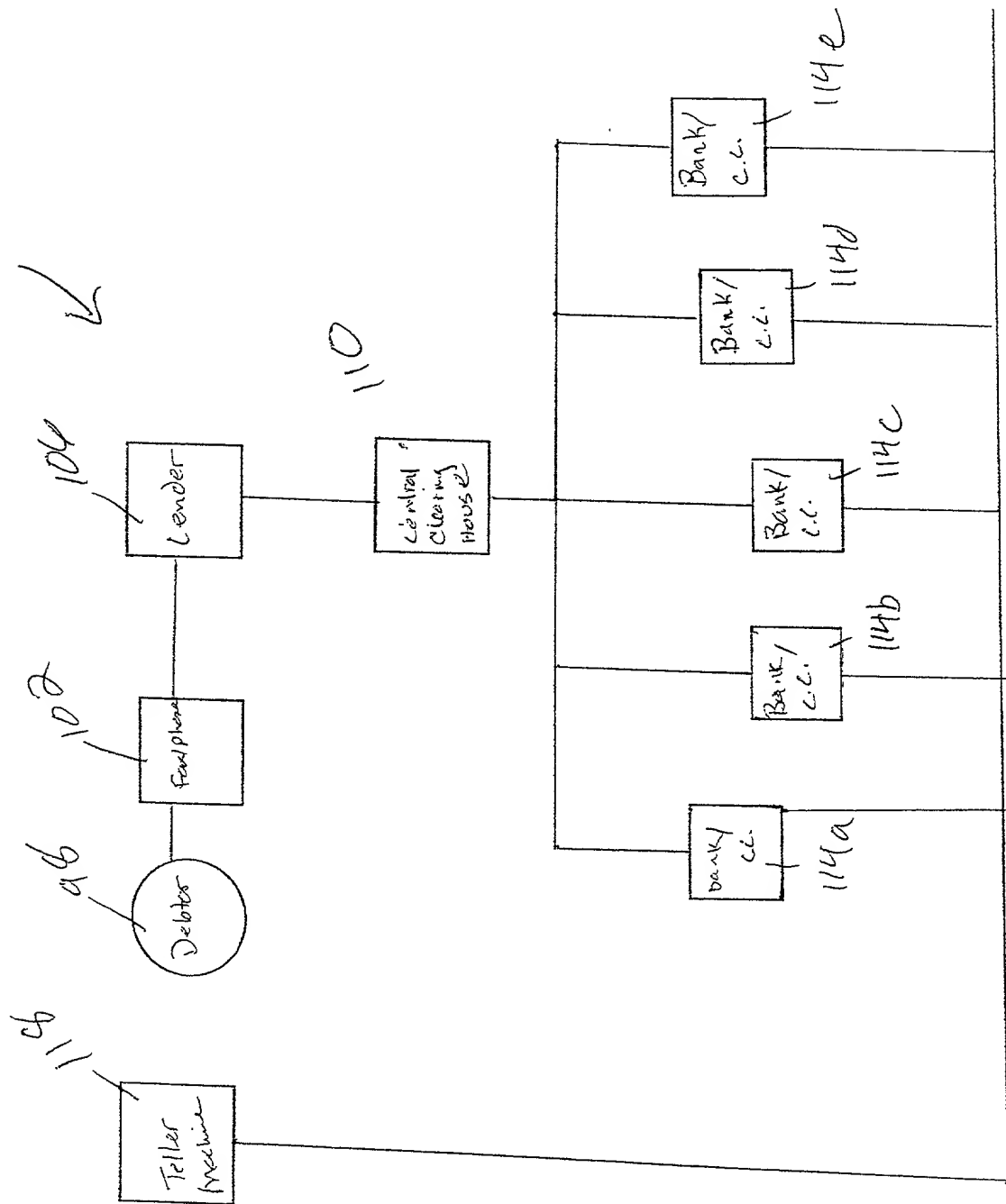
Post-dated check lender deposits check of debtor for repayment



64



94



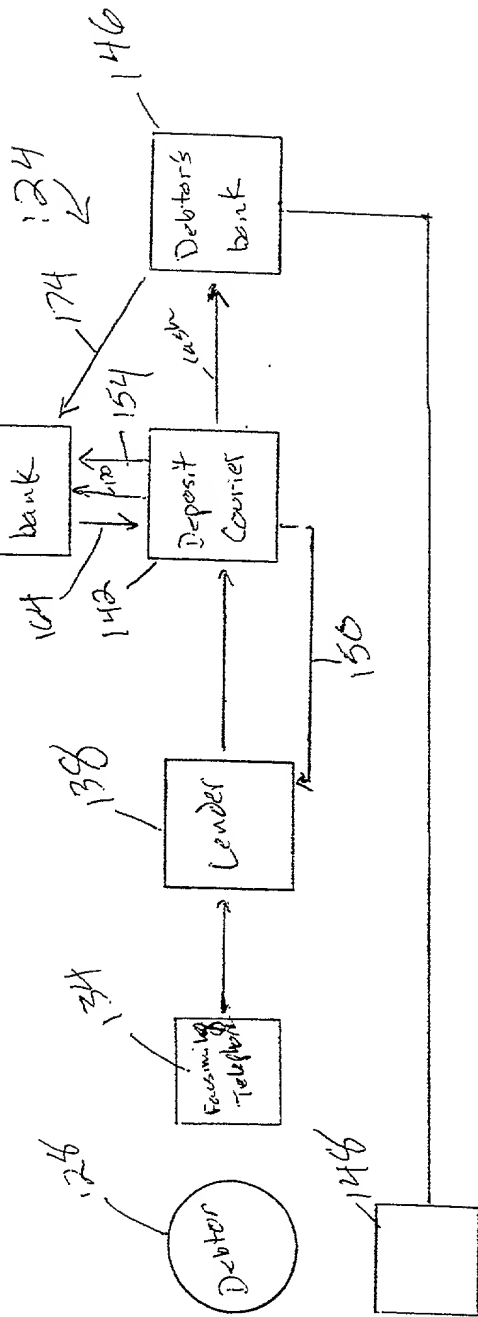


FIG. 6

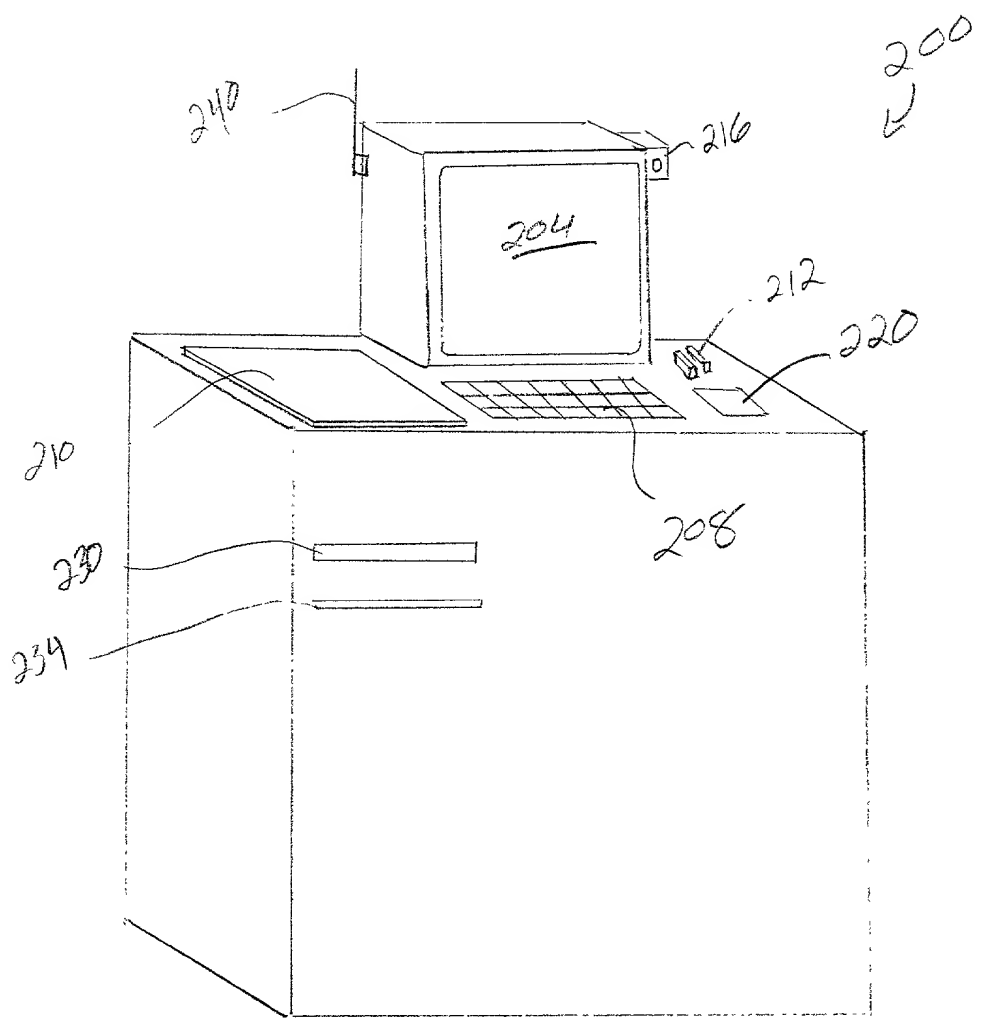


FIG. 7

Debtor submits Loan Application to post-dated check lender
from payday loan machine



Loan is authorized



Post-dated check lender
deposits loan proceeds
into account of debtor

or

Payday loan machine
dispenses loan proceeds
to debtor

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